

Information to identify the case:

Debtor 1 **Melissa Mae McCall**
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3228**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Texas**Case number: **19-60221-rbk**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Melissa Mae McCall
aka Melissa Myers McCall

7/9/19**For the
court:**

Yvette M. Taylor
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Texas

In re:
Melissa Mae McCall
Debtor

Case No. 19-60221-rbk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-6

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db
17618979 +Melissa Mae McCall, 11460 FM 3178, Oakwood, TX 75855-4078
17618981 +AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
17618982 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
17618985 +Brazos Valley Emergency Physicians, P.A., PO Box 14000, Belfast, ME 04915-4033
+Collection Resources I, Attn: Bankruptcy Dept, 650 E. Nontana Ste. J,
Las Cruces, NM 88001-4294
17618986 +Huntsville Memorial Hospital, PO Box 4438, Houston, TX 77210-4438
17618987 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225,
Hazelwood, MO 63042-2429
17759106 +Leon County, c/o Tara LeDay, P.O. Box 1269, Round Rock, TX 78680-1269
17618992 +St. Joseph Children's Hospital, 2901 E 29th St, Suite 123, Bryan, TX 77802-2691
17618995 +US Acute Care Solutions, Emp of Clar UMC (McCourt), PLLC, Attn #18925X, P.O. Box 14000,
Belfast, ME 04915-4033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QJESTUDENSKY.COM Jul 10 2019 04:43:00 James Studensky, 3912 W. Waco Drive,
Waco, TX 76710-7108
ust
+E-mail/Text: ustpregion07.au.ecf@usdoj.gov Jul 10 2019 00:54:54
United States Trustee - WA12, United States Trustee, 903 San Jacinto Blvd, Suite 230,
Austin, TX 78701-2450
17618980 +EDI: AMEREXPR.COM Jul 10 2019 04:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
17618983 +E-mail/Text: bankruptcy@cavps.com Jul 10 2019 00:55:16 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
17618984 +EDI: CHASE.COM Jul 10 2019 04:43:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
17618988 +EDI: MID8.COM Jul 10 2019 04:43:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
17619629 +EDI: PRA.COM Jul 10 2019 04:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
17618989 +EDI: PRA.COM Jul 10 2019 04:43:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
17618991 +E-mail/Text: EBN_Waco@Receivemorermp.com Jul 10 2019 00:55:46 RMP Services LLC,
200 N New Road, Waco, TX 76710-6932
17618990 +EDI: RESURGENT.COM Jul 10 2019 04:43:00 Resurgent Capital Services, Po Box 10587,
Greenville, SC 29603-0587
17618994 EDI: TFSR.COM Jul 10 2019 04:43:00 Toyota Financial Services, Attn: Bankruptcy,
Po Box 8026, Cedar Rapids, IA 52409
17618993 +EDI: WTRRNBBANK.COM Jul 10 2019 04:43:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
17618996 +EDI: VAND.COM Jul 10 2019 04:43:00 Vanderbilt Mortgage, P.O. Box 9800,
Maryville, TN 37802-9800
17618997 EDI: WFFC.COM Jul 10 2019 04:43:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Leon County, c/o Tara LeDay, P.O. Box 1269, Round Rock, TX 78680-1269

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

James Studensky jstudensky.trustee@outlook.com, jstudensky@ecf.axosfs.com
Nicholas M Wajda on behalf of Debtor Melissa Mae McCall nick@recoverylawgroup.com,
r47098@notify.bestcase.com
Tara LeDay on behalf of Creditor Leon County
tleday@ecf.courtdrive.com;kmorriss@mvbalaw.com;ccain@mvbalaw.com;vcovington@mvbalaw.com;bankruptc
y@mvbalaw.com;jwilliams@mvbalaw.com;alocklin@mvbalaw.com
United States Trustee - WA12 ustpreion07.au.ecf@usdoj.gov

TOTAL: 4